

INDIVIDUAL DISABILITY INSURANCE

COMPANY:	NAIC Code:
FORM(S):	
DATE:	
SERFF TRACKING NO.:	

This checklist is not required to be included with a form filing. It should be used as a guide in determining which laws and regulations apply to the contract. The items listed below may paraphrase the law or regulation. Unless otherwise specified, all section references are to the Insurance Article of the Annotated Code of Maryland.

A. Filing Incomplete or in Unacceptable Format

	Citation	Description	"X" Means Applicable	Form/ Page
A1.	COMAR 31.10.01.03A	Premium Rates and Actuarial Memorandum (Include in same SERFF tracking number filing)		
A2.	COMAR 31.04.17.03I(2)	If the filing is not being made by the insurer, the filer must submit a signed third party authorization letter from the insurer.		
A3.	COMAR 31.04.17.03C	Listing of Forms		
A4.	COMAR 31.04.17.03J	Description of New Features		
A5.	COMAR 31.04.17.03D	Form Number (Form number must be identical to form number in SERFF Form Schedule)		
A6.	COMAR 31.04.17.03G, COMAR 31.10.01.02B	Corporate Name		
A7.	COMAR 31.04.17.03H	Unacceptable Modifications		
A8.	COMAR 31.04.17.03K	Specimen Data		
A9.	COMAR 31.04.17.03M	Signature of Officer		
A10.	COMAR 31.04.17.04A(1)	Form contains items in brackets, denoting variability. Submit specific description of how each item can vary. If other items are desired, include the item.		
A11.	COMAR 31.04.17.04B	Contracts Comprised of Insert Pages		
	COMAR 31.04.17.04B(1)(b)(i)	a. Description of How Pages will be Combined		
	COMAR 31.04.17.04B(1)(b)(ii)	b. Listing of Substitute Pages		
	COMAR 31.04.17.04B(3)(a)	c. Form Number and Approval Date for Pages Replaced		

	Citation	Description	"X" Means Applicable	Form/ Page
	COMAR 31.04.17.04B(3)(b)	d. Copy of Currently Approved Contract		
A12.	COMAR 31.04.17.04C	Contracts Comprised of Sections		
	COMAR 31.04.17.04C(1)(b)(i)	a. Description of How Sections will be Combined		
	COMAR 31.04.17.04C(1)(b)(ii)	b. Listing of Substitute Sections		
	COMAR 31.04.17.04C(3)(a)	c. Form Number and Approval Date for Pages Replaced		
	COMAR 31.04.17.04C(3)(b)	d. Copy of Currently Approved Contract		
A13.	COMAR 31.10.01.03E	Signature of Policyholder for Reduction Rider		
A14.	§15-201(d)	Size of Type		
A15.	§15-201(h)	10 Day Right to Examine Policy		
A16.	COMAR 31.10.02	Simplified Language (Readability Certification)		
A17.	§12-205(b)(5)	Form Is Illegible		
A18.	§2-112(a)(10)	Filing Fees Insufficient		
A19.	COMAR 31.04.17.03F	Language other than English in Forms		

B. Required Standard Provisions

	Citation	Description	"X" Means Applicable	Form/ Page
B1.	§15-202	Required Standard Provisions		
B2.	§15-207	Entire Contract		
B3.	§15-208	Time Limit on Certain Defenses		
B4.	§15-209	Grace Period		
B5.	§15-210	Reinstatement		
B6.	§15-211	Notice of Claim		
B7.	§15-212	Claim Forms		
B8.	§15-213	Proofs of Loss		
B9.	§15-214	Time of Payment of Claims		
B10.	§15-215	Payment of Claims		

	Citation	Description	"X" Means Applicable	Form/ Page
B11.	§15-216	Physical Examination and Autopsy		
B12.	§15-217	Legal Actions		
B13.	§15-218	Change of Beneficiary		

C. Optional Provisions

	Citation	Description	"X" Means Applicable	Form/ Page
C1.	§15-202	Optional Provisions		
C2.	§15-219	Change of Occupation		
C3.	§15-220, §15-204	Misstatement of Age		
C4.	§15-221	Other Insurance With Insurer		
C5.	§15-222, §15-223	Insurance With Other Insurers		
C6.	§15-224	Relation of Earnings to Insurance		
C7.	§15-225	Unpaid Premiums		
C8.	§15-226	Conformity With State Statutes		
C9.	§15-203	Optional Renewal by Insurer		

D. Prohibited Provisions, Limitations and Exclusions

	Citation	Description	"X" Means Applicable	Form/ Page
D1.	COMAR 31.04.17.13B	Natural Death Benefit		
	COMAR 31.04.17.13B(2)	<ul style="list-style-type: none"> • Survivor Benefit may not exceed 3 times the last full monthly disability income benefit 		
D2.	COMAR 31.04.17.11B	Self-Destruction		
D3.	COMAR 31.10.01.03N	Damage to Conveyance		
D4.	COMAR 31.10.01.03-O	Chronic or Organic Disease		
D5.	COMAR 31.10.01.03I	Frequency of Physician Visits		
D6.	COMAR 31.10.01.03P	Reimbursement Language		
D7.	COMAR 31.10.01.03Q	Strict Compliance Language		

	Citation	Description	"X" Means Applicable	Form/ Page
D8.	COMAR 31.10.28.03A(3)	May not contain an exclusion or limitation, which is more restrictive to the insured than the exclusion or limitation for a loss which a contributing cause was the insured's commission or of, or attempt to commit a felony		
D9.	COMAR 31.10.28.03B(2)	May not contain an exclusion or limitation, which is more restrictive to the insured than the exclusion or limitation for a loss which a contributing cause was the insured's being engaged in an illegal occupation		
D10.	COMAR 31.10.28.03C(2)	May not contain an exclusion or limitation, which is more restrictive to the insured than the exclusion or limitation for a loss to which a contributing cause was the insured's being intoxicated or under the influence of any narcotic		
D11.	COMAR 31.04.17.18, COMAR 31.10.28.03D	Preexisting Condition Limitation		
D12.	COMAR 31.04.17.10B	Good Health Warranty not permitted		
D13.	§15-711(b)	Physical Therapist Time Limitation		
D14.	§15-505	House Confinement, Medical Treatment Permitted Elsewhere		
D15.	§15-503	May not deny, cancel, or refuse to renew coverage because the insured has been exposed to diethylstilbestrol		
D16.	§15-104(c)	May not coordinate against guaranteed renewable individual intensive care or specified disease policies		
D17.	§15-104(d)	May not provide benefits that are secondary to benefits under an automobile policy, including PIP		
D18.	§27-504	Prohibited Discrimination for Domestic Violence Victims		
D19.	COMAR 31.10.28.04	Arbitration Provision - May Not Require Insured To Use Arbitration To Settle Dispute With Insurer		
D20.	§27-221	May Not Reunderwrite An Individual for Health Coverage under Individual Contract After Individual Contract Has Been Issued		
D21.	§ 27-209, Senate Bill 725, Chapter 38, Acts of 2023	Value Added Services/ Non Insurance Benefits		
D22.	§12-211	Discretionary Clauses Prohibited		

	Citation	Description	"X" Means Applicable	Form/ Page
D23.	COMAR 31.04.17.07	Advertising Prohibited		
D24.	COMAR 31.10.01.03D	Policy may not be issued at an age which does not provide full coverage for a reasonable period of time		
D25.	§ 27-909.1(c), House Bill 1007, Chapter 394, Acts of 2025 (effective October 1, 2025)	<p>Discrimination based on genetic information in life and disability coverage</p> <p>An insurance carrier offering life insurance or disability insurance policies or contracts in Maryland may not:</p> <ul style="list-style-type: none"> a. access sensitive medical information, including the genetic data of an individual, without first obtaining the individual's signed, written consent b. mandate existing or new genetic testing or full genome sequencing as a prerequisite for life insurance or disability insurance eligibility or coverage 		

E. Other

	Citation	Description	"X" Means Applicable	Form/ Page
E1.	COMAR 31.10.01.03L	Definition of Total Disability		
E2.	COMAR 31.10.01.03M	Definition of Partial Disability		
E3.	§15-501	Social Security Freeze		
E4.	COMAR 31.10.13	Return of Premium Benefits		
E5.	COMAR 31.10.01.03C	Standard of Time		
E6.	COMAR 31.10.01.03G	Right to Elect Alternative Benefits		
E7.	§12-209(1), §12-209(2) §12-209(4)	Contract Governed by Maryland Law and Maryland Courts		
E8.	COMAR 31.10.01.03R	Notice of Premium Increase		
E9.	COMAR 31.10.28.05	Premium Due Date		
E10.	§15-603	Reimbursement for Services Paid for or Provided by Department of Health		
E11.	§15-701(b)	Permit Licensed Health Care Provider to Attest to Rendition of Service Within the Lawful Scope of His/Her Practice		
E12.	COMAR 31.04.17.12	Military Service Exclusion		

	Citation	Description	"X" Means Applicable	Form/ Page
E13.	§12-201	Insurable Interest Required		
E14.	COMAR 31.15.08	Payment of Claims, Unfair Trade Practices		
E15.	§27-216; MIA Bulletin 17-10	Requirements for Acceptance of Credit Cards for Premium Payments and Charging of Fees for Use of Credit Cards		

F. Applications

	Citation	Description	"X" Means Applicable	Form/ Page
F1.		Questions on Applications		
	§12-205(b)(9)	a. Seven-Year Limit for Health Questions		
	§27-504(b)	b. Domestic Violence		
	COMAR 31.04.17.06E; §12-207	c. Health questions must be asked to the best of the applicant's knowledge and belief or application must include statement that all answers provided are representations and are not warranties		
	COMAR 31.04.17.06C	d. Questions about "hazardous activities" must list activities considered to be "hazardous"		
	COMAR 31.04.17.06D	e. Questions about the use of "habit-forming drugs" must list specific drugs considered to be "habit-forming"		
	COMAR 31.04.17.06F, COMAR 31.04.17.06G	f. Questions about symptoms or indications of physical/mental conditions must ask about "known symptoms" and "known indications"		
F2.	§12-202(c)	Application Changes		
F3.	COMAR 31.04.17.08	Proxy		
F4.	COMAR 31.04.17.10B	Good Health Warranty not permitted		
F5.	COMAR 31.04.17.06B	Certain States		
F6.	§12-205(b)(2)	The description of the preexisting conditions limitation is not the same as in the policy		
F7.	COMAR 31.10.28.03D	There is a statement that if the applicant answers the questions in a particular manner, coverage will not be provided to the affected person. To use this statement, provide written assurance that carrier uses waiver/exclusion rider that must be attached to policy to exclude person from coverage		

	Citation	Description	"X" Means Applicable	Form/ Page
F8.	COMAR 31.04.17.06H(1)	Check-off boxes required for carrier name if application is to be used by more than one carrier		
F9.	COMAR 31.04.17.06J	If application is to be completed by more than one individual, application signature box must clearly indicate that signature applies only to portion of application completed by that individual		
F10.	COMAR 31.04.17.06A	Policyholder's application shall stipulate the plan and amount of insurance and any added optional benefits applied for		
F11.	§27-805; MIA Bulletin 12-07	Insurance Fraud-Required Disclosure Statement		

G. Disability Benefit Claims Procedures

	Citation	Description	"X" Means Applicable	Form/ Page
G1.	COMAR 31.10.30.03B(3)	Insurer must allow a period of at least 180 days following an adverse benefit determination for an appeal to be filed		
G2.	COMAR 31.10.30.04A, COMAR 31.10.30.04B	Required Time Periods and Content for Adverse Benefit Determination Notice <ul style="list-style-type: none"> a. Insurer must give written or electronic notice of adverse benefit determination within 45-days of receipt of the claim for disability benefits, unless the 45-days period is extended 		
	COMAR 31.10.30.04C, COMAR 31.10.30.04D	<ul style="list-style-type: none"> b. Notice may be extended for 2 30-days extensions. Extensions are available if necessary for reasons beyond the control of the insurer, and if the proper notice is sent to the covered individual 		
	COMAR 31.10.30.04E(4)	<ul style="list-style-type: none"> c. If covered individual needs to provide additional information, the insurer must give written statement that will allow at least 45-days for that information to be provided 		
G3.	COMAR 31.10.30.05A, COMAR 31.10.30.05B	Required Time Periods and Content for Adverse Appeal Determination Notice <ul style="list-style-type: none"> a. Insurer must give written or electronic notice of adverse appeal determination within 45-days of receipt of the appeal of an adverse benefit administration, unless the 45-days period is extended 		

	COMAR 31.10.30.05C	b. Notice may be extended for a 45-days extension. Extension is available if necessary due to special circumstances and if insurer provides the required notice to the covered individual prior to the 45-days extension		
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